

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Number of BHCs in Peer Group	95	98	94	95	88
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.17	3.31	3.26	3.41	3.52
+ Non-interest Income	1.19	1.16	1.10	1.17	1.18
- Overhead Expense	2.97	3.04	3.04	2.91	2.82
- Provision for Losses	1.41	0.74	0.97	0.29	0.14
+ Securities Gains (Losses)	0.03	-0.12	-0.18	0.00	-0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.00	0.45	0.06	1.35	1.71
Net Operating Income	-0.21	0.23	-0.06	0.87	1.12
Net Income	-0.21	0.23	-0.06	0.87	1.11
Net Income (Sub S Adjusted)	1.15	1.17	1.14	1.12	1.17
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	5.26	6.18	6.05	7.09	6.84
Interest Expense	1.76	2.53	2.43	3.34	2.98
Net Interest Income (TE)	3.48	3.63	3.58	3.73	3.85
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	1.46	0.65	0.87	0.27	0.16
Earnings Coverage of Net Losses (X)	3.28	8.86	4.76	16.06	29.69
Ln&Ls Allowance/Total Loans & Leases	2.13	1.51	1.73	1.29	1.23
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.55	2.06	2.59	0.96	0.49
30-89 Days Past Due Loans and Leases	1.23	1.10	1.35	0.98	0.70
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	27.25	33.95	34.54	30.48	29.40
Net ST Noncore Funding Dependence	17.71	23.72	24.20	22.16	20.48
Net Loans and Leases/Total Assets	65.56	69.29	67.56	68.48	67.53
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.71	8.36	8.77	8.50	8.76
Equity Capital/Total Assets	9.40	8.91	9.29	9.19	9.40
Equity Capital+Minority Int/Total Assets	9.56	9.10	9.40	9.42	9.55
Net Loans&Ls/Equity Capital (X)	7.68	8.32	7.80	7.66	7.48
Cash Dividends/Net Income	42.64	40.46	52.60	38.95	28.15
Cash Dividends/Net Income (Sub S Adjusted)	40.74	49.99	39.02	13.21	-48.02
Retained Earnings/Avg Equity Cap	-5.25	-2.20	-5.42	5.31	8.43
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.25	1.05	0.69	1.30	0.85
Long-Term Debt/Equity Capital	2.12	2.42	2.16	2.26	2.31
Equity Investment in Subs/Equity Cap	110.19	115.64	110.90	113.92	113.00
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	91.65	121.69	116.50	149.55	154.29

PERCENT OF AVERAGE ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Income (TE)	4.81	5.67	5.54	6.48	6.25
Less: Interest Expense	1.61	2.33	2.23	3.07	2.73
Equals: Net Interest Income (TE)	3.17	3.31	3.26	3.41	3.52
Plus: Non-Interest Income	1.19	1.16	1.10	1.17	1.18
Equals: Adj Operating Income (TE)	4.40	4.51	4.42	4.62	4.72
Less: Overhead Expense	2.97	3.04	3.04	2.91	2.82
Less: Provision for Loan and Lease Losses	1.41	0.74	0.97	0.29	0.14
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	-0.11	-0.13	0.00	-0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.00	0.45	0.06	1.35	1.71
Less: Applicable Income Taxes (TE)	0.22	0.23	0.15	0.49	0.60
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	-0.21	0.23	-0.06	0.87	1.12
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	-0.21	0.23	-0.06	0.87	1.11
Memo: Net Income (Last Four Qtrs)	-0.24	0.29	-0.07	0.88	1.11
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.71	91.70	91.47	91.68	91.64
Avg Int-Bearing Funds / Avg Assets	78.05	79.01	78.96	78.59	77.68
Int Income (TE) / Avg Earning Assets	5.26	6.18	6.05	7.09	6.84
Int Expense / Avg Earning Assets	1.76	2.53	2.43	3.34	2.98
Net Int Inc (TE) / Avg Earn Assets	3.48	3.63	3.58	3.73	3.85
YIELD OR COST:					
Total Loans and Leases (TE)	5.62	6.57	6.41	7.63	7.49
Interest-Bearing Bank Balances	0.48	2.92	2.52	5.36	4.46
Fed Funds Sold & Reverse Repos	0.25	2.36	2.03	5.03	4.94
Trading Assets	1.95	3.38	3.27	8.53	3.33
Total Earning Assets	5.15	6.06	5.93	6.97	6.73
Investment Securities (TE)	4.55	5.12	5.04	5.17	4.81
U. S. Treasury & Agency Sec (excl MBS)	3.01	5.25	4.97	4.84	4.23
Mortgage-Backed Securities	4.60	4.79	4.72	4.83	4.61
All Other Securities	6.59	6.87	6.38	7.13	6.59
Interest-Bearing Deposits	1.83	2.76	2.65	3.63	3.18
Time Deposits of \$100K or More	2.71	3.92	3.74	4.71	4.30
Time Deposits < \$100K	2.88	3.86	3.70	4.70	4.04
Other Domestic Deposits	0.86	1.57	1.45	2.54	2.18
Foreign Deposits	0.62	2.19	1.88	4.63	4.62
Fed Funds Purchased and Repos	1.25	2.55	2.34	4.42	4.28
Other Borrowed Funds & Trading Liab	2.91	3.53	3.30	4.68	4.52
All Interest-Bearing Funds	2.05	2.97	2.83	3.91	3.53

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Avg Personnel Exp Per Employee (\$000)	52	52	68	66	62
Avg Assets per Employee (\$000)	5,331	4,886	5,021	4,598	4,275
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.34	3.47	3.33	2.99	2.87
Overhead Exp / NII + Non-Int Income	70.95	68.37	70.39	64.70	61.41
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.97	3.04	3.04	2.91	2.82
Personnel Expense	1.38	1.51	1.46	1.55	1.54
Net Occupancy Expense	0.38	0.40	0.40	0.40	0.39
Other Operating Expenses	1.16	1.09	1.15	0.93	0.88
Overhead Less Non-Interest Income	1.72	1.79	1.84	1.69	1.62
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.53	66.75	68.99	63.12	60.13
Personnel Expense	32.34	33.26	32.88	33.82	32.79
Net Occupancy Expense	8.94	8.87	9.01	8.83	8.29
Other Operating Expenses	27.18	23.89	26.10	20.00	18.64
Total Non-Interest Income	26.10	24.74	24.10	24.92	24.71
Fiduciary Activities Income	1.63	2.06	1.87	2.11	1.92
Serv Charges on Deposit Accts - Domestic	7.45	7.84	7.75	7.85	7.52
Trading Revenue	0.24	0.02	-0.02	0.13	0.12
Investment Banking Fees & Commissions	1.10	1.60	1.58	1.59	1.46
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.01
Net Servicing Fees	0.30	0.28	0.11	0.30	0.36
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.85	0.77	0.78	0.86	1.05
Net Gain (Loss) - Sales Loans, OREO, Oth	1.01	0.86	0.87	1.36	1.23
Other Non-Interest Income	9.33	8.18	8.15	7.99	7.72
Overhead Less Non-Interest Income	43.77	41.96	44.71	37.64	35.01
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	19.86	24.33	18.04	27.88	29.51
Appl Inc Tax+TE/Pretax NOI+TE	32.07	34.36	31.48	35.39	35.01

PERCENT OF TOTAL ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate Loans	49.48	50.35	49.42	49.55	48.29
Commercial and Industrial Loans	10.15	12.04	11.43	11.82	11.70
Loans to Individuals	3.15	3.63	3.30	3.70	4.10
Loans to Depository Institutions	0.02	0.03	0.03	0.01	0.02
Agricultural Loans	0.54	0.51	0.49	0.51	0.49
Other Loans and Leases	1.68	1.68	1.80	1.79	1.82
Net Loans and Leases	65.56	69.29	67.56	68.48	67.53
Debt Securities Over 1 Year	16.55	14.71	15.24	14.71	16.33
Mutual Funds and Equity Securities	0.09	0.10	0.11	0.20	0.18
Subtotal	83.07	85.31	84.41	84.58	85.02
Interest-Bearing Bank Balances	3.58	0.31	1.22	0.18	0.19
Federal Funds Sold & Reverse Repos	0.22	0.59	0.24	0.67	0.91
Debt Securities 1 Year or Less	2.25	2.25	2.23	2.89	2.83
Trading Assets	0.09	0.18	0.10	0.14	0.03
Total Earning Assets	90.28	89.75	89.22	89.86	89.86
Non-Int Cash and Due From Dep Inst	1.64	2.13	2.32	2.39	2.48
Other Real Estate Owned	0.52	0.19	0.25	0.10	0.05
All Other Assets	7.90	8.01	7.99	7.63	7.52

## MEMORANDA:

Short-Term Investments	6.50	3.75	4.26	4.30	4.34
U.S. Treasury Securities	0.22	0.11	0.13	0.15	0.19
U.S. Agency Securities (excl MBS)	2.64	2.63	2.65	4.27	4.87
Municipal Securities	2.69	2.71	2.72	2.83	2.61
Mortgage-Backed Securities	11.52	10.18	10.63	9.13	9.73
Asset-Backed Securities	0.07	0.01	0.01	0.04	0.07
Other Debt Securities	0.40	0.45	0.47	0.57	0.69
RE Loans Secured by 1-4 Family	15.74	15.99	15.44	15.57	15.86
Revolving	2.98	3.10	3.07	2.91	2.81
Closed-End, Sec by First Liens	11.24	10.92	10.39	10.55	10.93
Closed-End, Sec by Junior Liens	1.17	1.39	1.28	1.55	1.53
Commercial Real Estate Loans	31.22	31.31	31.12	31.23	29.67
Construction and Land Dev	8.06	9.86	9.64	10.60	9.42
Multifamily	2.03	1.77	1.76	1.59	1.56
Nonfarm Nonresidential	19.91	18.14	18.12	17.51	17.33
RE Loans Secured by Farmland	0.67	0.71	0.67	0.70	0.71
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	74.73	72.05	72.49	72.27	70.83
RE Loans Secured by 1-4 Family	24.43	23.47	23.07	23.32	23.46
Revolving	4.43	4.39	4.38	4.16	4.07
Closed-End	19.60	18.61	18.17	18.72	19.08
Commercial Real Estate Loans	46.48	44.07	44.93	44.51	42.85
Construction and Land Dev	11.83	13.59	13.68	14.78	13.51
Multifamily	3.00	2.53	2.60	2.36	2.26
Nonfarm Nonresidential	29.77	25.82	26.37	25.15	25.23
RE Loans Secured by Farmland	1.02	1.02	0.99	1.03	1.06
Loans to Depository Institutions	0.03	0.05	0.06	0.02	0.04
Commercial and Industrial Loans	15.06	17.14	16.64	17.13	17.62
Loans to Individuals	4.90	5.52	5.12	5.59	6.20
Credit Card Loans	0.14	0.18	0.16	0.16	0.16
Agricultural Loans	0.81	0.73	0.71	0.74	0.70
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.61	2.45	2.70	2.66	2.76

PERCENT OF TOTAL ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Short-Term Investments	6.50	3.75	4.26	4.30	4.34
Liquid Assets	21.41	17.27	18.79	18.22	19.04
Investment Securities	19.48	17.75	18.74	18.65	19.86
Net Loans and Leases	65.56	69.29	67.56	68.48	67.53
Net Lns, Ls & Stdby Ltrs of Credit	66.57	70.60	68.74	69.94	69.09
Core Deposits	57.65	53.94	52.88	56.41	56.78
Noncore Funding	29.62	32.97	33.79	30.66	29.67
Time Deposits of \$100K or More	14.06	12.68	12.93	13.66	15.14
Foreign Deposits	0.12	0.26	0.27	0.23	0.13
Fed Funds Purchased and Repos	3.96	4.56	5.01	5.27	5.01
Net Fed Funds Purchased (Sold)	3.86	4.12	4.54	4.77	3.85
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.46	4.04	3.74	3.45	2.83
Earning Assets Repr in 1 Year	37.26	40.80	40.28	43.01	40.25
Int-Bearing Liab Repr in 1 Year	31.54	31.31	31.14	32.71	30.32
Long-Term Debt Repr in 1 Year	0.41	0.83	0.78	0.56	0.44
Net Assets Repriceable in 1 Year	5.10	8.52	7.93	9.78	8.95
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.25	33.95	34.54	30.48	29.40
Net ST Noncore Funding Dependence	17.71	23.72	24.20	22.16	20.48
Short-Term Inv/ST Noncore Funding	33.17	17.49	20.25	20.83	23.34
Liq Asts-ST Noncore Fndg/Nonliq Asts	-0.10	-7.91	-7.12	-6.25	-3.96
Net Loans and Leases/Total Deposits	87.18	96.61	93.55	94.37	91.66
Net Loans and Leases/Core Deposits	118.40	135.09	133.30	129.21	125.50
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.76	-0.81	-0.20	0.04	-0.21
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.85	-2.91	-0.34	0.22	-1.41
Struct Notes Appr(Depr)/T1 Cap	-0.21	-0.29	-0.23	0.00	-0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.21	10.83	9.85	12.75	11.31
Available-For-Sale Securities	90.79	89.17	90.15	87.25	88.69
U. S. Treasury Securities	1.08	0.93	0.93	1.00	1.16
U. S. Agency Securities (excl MBS)	14.56	16.91	15.68	25.50	25.93
Municipal Securities	14.55	16.02	15.70	16.23	13.61
Mortgage-Backed Securities	59.61	55.77	56.80	48.73	49.26
Asset-Backed Securities	0.36	0.08	0.04	0.25	0.45
Other Debt Securities	1.93	2.54	2.56	3.34	3.26
Mutual Funds and Equity Securities	0.57	0.77	0.81	1.08	0.99
Debt Securities 1 Year or Less	12.33	14.24	13.78	17.11	14.40
Debt Securities 1 To 5 Years	25.14	21.85	22.54	24.35	30.00
Debt Securities Over 5 Years	58.62	59.44	58.76	54.38	51.76
Pledged Securities	67.00	72.33	70.49	67.39	64.83
Structured Notes, Fair Value	0.65	0.26	0.37	0.43	0.72

## ANALYSIS RATIOS

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Provision for Ln&Ls Losses/Avg Assets	1.41	0.74	0.97	0.29	0.14
Provision for Ln&Ls Losses/Avg Lns&Ls	2.03	1.06	1.39	0.42	0.21
Provision for Ln&Ls Losses/Net Losses	153.31	188.78	184.19	181.60	162.11
Ln&Ls Allowance/Total Loans & Leases	2.13	1.51	1.73	1.29	1.23
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.14	5.31	3.89	9.07	14.46
ALL/Nonaccrual Assets	77.36	145.55	120.70	244.18	402.52
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	71.93	123.32	110.29	203.04	336.46
Gross Ln&Ls Losses/Avg Loans & Leases	1.56	0.75	0.96	0.35	0.25
Recoveries/Avg Loans and Leases	0.08	0.07	0.07	0.07	0.09
Net Losses/Avg Loans and Leases	1.46	0.65	0.87	0.27	0.16
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	10.93	20.15	28.47	35.40	41.29
Earnings Coverage of Net Losses (X)	3.28	8.86	4.76	16.06	29.69

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.30	0.51	0.76	0.12	0.03
RE Loans Secured By 1-4 Family	0.64	0.28	0.36	0.10	0.04
Revolving	0.54	0.29	0.32	0.12	0.06
Closed-End	0.61	0.26	0.36	0.09	0.03
Commercial Real Estate Loans	1.64	0.65	0.93	0.13	0.03
Construction and Land Dev	4.34	1.50	2.45	0.23	0.02
Multifamily	0.75	0.28	0.34	0.05	0.04
Nonfarm Nonresidential	0.46	0.12	0.17	0.05	0.02
RE Loans Secured by Farmland	0.12	0.02	0.04	0.00	0.01
Commercial and Industrial Loans	2.11	0.61	0.76	0.39	0.31
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	2.32	1.52	1.70	1.01	0.69
Credit Card Loans	4.65	2.93	3.40	1.83	1.08
Agricultural Loans	0.11	0.02	0.04	0.03	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.92	0.81	0.82	0.63	0.65

## PERCENT OF LOANS AND LEASES

09/30/2009

09/30/2008

12/31/2008

12/31/2007

12/31/2006

30-89 Days PD Loans and Leases

1.23

1.10

1.35

0.98

0.70

90+ Days PD Loans and Leases

0.15

0.10

0.12

0.07

0.07

Nonaccrual Loans and Leases

3.80

1.84

2.28

0.86

0.43

90+ Days PD and Nonaccrual Loans and Leases

4.08

1.99

2.46

0.97

0.51

30-89 Days PD Restructured

0.00

0.00

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.21

0.05

0.05

0.00

0.00

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.23

1.10

1.35

0.98

0.70

90+ Days Past Due Assets

0.15

0.10

0.12

0.07

0.07

Nonaccrual Assets

3.85

1.84

2.30

0.86

0.43

30+ Days PD &amp; Nonaccrual Assets

5.42

3.13

3.87

1.97

1.22

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.77

1.44

1.73

0.69

0.36

90+ PD &amp; Nonaccrual Assets + OREO

3.30

1.65

2.01

0.80

0.43

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.49

1.55

1.91

0.69

0.36

Allowance for Loan &amp; Lease Losses

224.92

134.17

148.89

76.05

44.27

Equity Cap + ALLL

35.19

17.71

20.70

7.18

3.59

Tier 1 Cap + ALLL

37.80

17.50

21.49

8.04

3.88

Loans &amp; Leases + RE Acquired

5.07

2.12

2.69

0.98

0.52

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate - 30-89 Days PD	1.26	1.11	1.47	0.99	0.68
- 90+ Days Past Due	0.17	0.12	0.14	0.08	0.06
- Nonaccrual	4.55	2.21	2.80	0.97	0.43
Coml & Indl - 30-89 Days PD	0.93	0.89	0.97	0.82	0.63
- 90+ Days Past Due	0.10	0.06	0.07	0.06	0.06
- Nonaccrual	2.33	1.02	1.40	0.68	0.63
Individuals - 30-89 Days PD	1.59	1.47	1.81	1.44	1.11
- 90+ Days Past Due	0.15	0.15	0.14	0.09	0.08
- Nonaccrual	0.44	0.33	0.31	0.21	0.14
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.20	0.17	0.21	0.23	0.32
- 90+ Days Past Due	0.01	0.01	0.00	0.01	0.00
- Nonaccrual	0.23	0.22	0.16	0.20	0.12
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.63	0.36	0.63	0.47	0.36
- 90+ Days Past Due	0.04	0.04	0.03	0.02	0.04
- Nonaccrual	0.53	0.21	0.36	0.09	0.10
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.32	1.02	1.41	1.00	0.76
- 90+ Days Past Due	0.20	0.14	0.17	0.11	0.08
- Nonaccrual	2.60	1.18	1.44	0.72	0.36
Revolving - 30-89 Days PD	0.62	0.54	0.62	0.62	0.44
- 90+ Days Past Due	0.06	0.06	0.05	0.04	0.05
- Nonaccrual	0.84	0.53	0.57	0.32	0.18
Closed-End - 30-89 Days PD	1.45	1.13	1.61	1.11	0.83
- 90+ Days Past Due	0.23	0.16	0.19	0.13	0.08
- Nonaccrual	3.09	1.33	1.66	0.77	0.40
- Jr Lien 30-89 Days PD	0.12	0.12	0.13	0.11	0.08
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.20	0.13	0.12	0.09	0.06
Commercial RE - 30-89 Days PD	1.22	1.07	1.41	0.93	0.58
- 90+ Days Past Due	0.13	0.10	0.10	0.05	0.04
- Nonaccrual	5.66	2.85	3.48	1.12	0.44
Const & Dev - 30-89 Days PD	1.73	1.87	2.19	1.42	0.72
- 90+ Days Past Due	0.23	0.14	0.18	0.07	0.04
- Nonaccrual	13.31	6.44	7.14	1.67	0.39
Multi family - 30-89 Days PD	1.06	0.63	0.58	0.59	0.37
- 90+ Days Past Due	0.05	0.02	0.04	0.01	0.01
- Nonaccrual	2.78	1.44	1.69	0.70	0.25
Nonfarm Nres- 30-89 Days PD	0.90	0.64	0.83	0.57	0.51
- 90+ Days Past Due	0.06	0.05	0.05	0.03	0.03
- Nonaccrual	2.52	1.06	1.31	0.61	0.41
Farmland - 30-89 Days PD	0.53	0.33	0.64	0.37	0.32
- 90+ Days Past Due	0.00	0.06	0.01	0.00	0.01
- Nonaccrual	3.71	0.57	1.23	0.31	0.36
Credit Card - 30-89 Days PD	1.84	1.57	1.82	1.48	1.23
- 90+ Days Past Due	0.53	0.52	0.44	0.47	0.46
- Nonaccrual	0.15	0.27	0.30	0.32	0.07



CAPITAL RATIOS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Tier 1 Leverage Ratio	8.71	8.36	8.77	8.50	8.76
Tier 1 RBC Ratio	11.97	10.61	11.22	10.73	11.16
Total Risk-Based Capital Ratio	13.75	12.39	13.07	12.38	12.74
Tangible Tier 1 Leverage Ratio	8.60	8.25	8.68	8.40	8.66
Tangible Common Eq Cap/Tan Assets	6.62	6.45	6.20	6.71	6.91
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.11	16.80	15.29	18.68	19.23
Standby Letters of Credit	0.88	1.12	1.01	1.22	1.29
Commercial & Similar Letters of Credit	0.04	0.07	0.06	0.07	0.09
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	3.63	3.94	4.38	3.54	4.32
Interest Rate Contracts	3.13	3.09	3.43	2.92	3.05
Interest Rate Futures & Forward Contr	0.31	0.26	0.33	0.22	0.23
Written Options Contr (Int Rate)	0.35	0.25	0.50	0.17	0.17
Purchased Options Contr (Int Rate)	0.08	0.18	0.14	0.35	0.28
Interest Rate Swaps	1.94	1.83	1.92	1.73	1.51
Foreign Exchange Contracts	0.00	0.03	0.02	0.04	0.04
Futures & Forward Foreign Exch Contr	0.00	0.02	0.02	0.03	0.03
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.02	0.04	0.04	0.04	0.03
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.01	0.00	0.01	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.01	0.00	0.01	0.01
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	19.61	24.92	23.83	28.43	30.01

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Rate Contracts	96.79	95.16	94.59	92.27	93.74
Foreign Exchange Contracts	0.90	1.13	1.09	2.28	3.18
Equity, Comm, & Other Contracts	0.65	1.07	1.08	2.47	1.03
Futures and Forwards	19.31	18.65	15.90	19.08	21.09
Written Options	20.39	20.28	23.46	17.81	15.51
Exchange-Traded	0.00	0.00	0.01	0.03	0.00
Over-The-Counter	19.96	19.37	23.72	16.61	14.96
Purchased Options	2.65	5.23	3.63	8.94	6.08
Exchange-Traded	0.00	0.00	0.00	0.00	0.02
Over-The-Counter	2.43	4.96	3.44	8.65	5.54
Swaps	46.47	44.97	44.58	44.53	44.41
Held for Trading	27.00	28.51	26.25	18.14	16.66
Interest Rate Contracts	24.30	25.08	23.42	14.71	12.22
Foreign Exchange Contracts	0.00	0.07	0.00	0.14	1.47
Equity, Comm, & Other Contracts	0.01	0.01	0.00	0.04	0.00
Non-Traded	73.00	71.49	73.75	81.86	83.34
Interest Rate Contracts	69.04	65.74	66.86	69.43	71.72
Foreign Exchange Contracts	0.00	0.07	0.08	0.42	0.34
Equity, Comm, & Other Contracts	0.34	0.42	0.89	1.62	0.73
Deriv Contr (Excl Fut & FX LE 14 Days)	74.50	72.79	71.37	77.94	76.20
One Year or Less	23.06	21.91	19.66	23.74	19.68
Over 1 Year to 5 Years	21.75	23.45	20.91	28.68	24.67
Over 5 Years	14.40	13.34	12.50	12.55	13.30
Gross Negative Fair Value (Abs Val)	1.84	1.20	2.54	1.01	0.48
Gross Positive Fair Value	1.47	0.97	2.31	1.52	0.67
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.00
Gross Positive Fair Value (X)	0.01	0.01	0.02	0.01	0.00
Held for Trading (X)	0.00	0.00	0.01	0.00	0.00
Non-Traded (X)	0.00	0.00	0.01	0.00	0.00
Current Credit Exposure (X)	0.01	0.00	0.01	0.01	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.07	0.05	0.12	0.05	0.03

INSURANCE ACTIVITIES	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	29.01	35.67	35.62	35.53	35.51
Ins Under Assets(L/H)/Tot Ins Und Ast	70.99	64.33	64.38	64.47	64.49
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.85	0.77	0.78	0.86	1.05
Premium Inc/Ins Activities Revenue	1.60	2.98	4.39	3.43	2.85
Credit Rel Prem Inc/Tot Prem Inc	62.94	65.29	60.61	57.86	72.22
Other Prem Inc/Total Prem Inc	37.06	34.71	39.39	42.14	27.78
Ins Under Net Income/Consol Net Income	0.01	0.03	0.03	0.05	0.07
Ins Net Inc (P/C)/Equity (P/C)	9.45	9.03	19.91	13.96	10.64
Ins Net Inc (L/H)/Equity (L/H)	5.65	2.65	2.08	6.26	6.54
Insur Ben, Losses, Exp/Insur Premiums	106.21	65.53	67.93	465.93	304.30
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.34	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	5.02	4.22	4.40	4.37	4.38
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.73	10.51	9.99	10.98	10.31
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.20	0.31	0.30	0.58	0.52
Cost: Interest-Bearing Deposits	0.62	2.19	1.88	4.63	4.62
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	6.88	0.06	0.27	1.73	1.62
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	7.83	-8.21	2.90	-17.84	-1.36
Total Selected Assets	-16.68	-20.03	-22.05	-9.39	-3.15
Deposits	-19.85	3.26	247.27	10.61	14.04

PROFITABILITY:	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Net Income/Avg Equity Capital	-2.59	1.18	-2.01	9.45	12.23
Bank Net Inc/Avg Eq Inv in Banks	-1.53	2.17	-1.08	9.80	12.37
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.10	5.50	5.17	5.89	6.06
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-2.31	-1.51	-5.12	8.67	9.56
Bank Net Income/Parent Net Income	94.43	96.45	110.19	107.86	94.89
Nonbank Net Income/Parent Net Income	2.51	2.24	2.67	1.73	1.92
Sub BHCs Net Inc/Parent Net Income	92.84	94.52	89.48	85.56	87.17
LEVERAGE:					
Total Liabilities/Equity	20.79	27.20	24.79	25.88	24.70
Total Debt/Equity Capital	2.75	3.91	3.56	4.31	3.79
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.95	22.15	19.10	20.64	20.45
Tot Debt+Lns Guaranteed for Affl/Equity	2.74	4.17	3.79	4.31	3.79
Total Debt/Eq Cap - Exc Over Fair Value	2.76	3.99	3.59	4.56	3.91
Long-Term Debt/Equity Capital	2.12	2.42	2.16	2.26	2.31
Short-Term Debt/Equity Capital	0.25	1.05	0.69	1.30	0.85
Current Portion of LT Debt/Equity	0.00	0.02	0.00	0.01	0.00
Exc Cost Over Fair Value/Equity Cap	0.05	0.10	0.09	0.13	0.14
Long-Term Debt/Consolidated LT Debt	2.93	3.15	2.91	4.22	4.26
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.19	115.64	110.90	113.92	113.00
Total Investment in Subs/Equity	112.04	117.80	113.17	115.71	115.01
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.93	99.59	97.94	98.88	97.67
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.70	101.52	99.99	100.25	99.19
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.85	1.61	0.78	1.44	1.09
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.26	5.89	5.11	4.25	2.63
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	88.30	125.27	116.11	152.01	149.23
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	91.65	121.69	116.50	149.55	154.29
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	93.05	105.64	155.03	95.02	106.17
Pretax Oper Inc + Int Exp/Int Expense	2711.92	9839.16	7395.88	28090.6	7901.37
Div + Int From Subs/Int Exp + Div	87.76	187.54	162.97	232.42	235.87
Fees+Other Inc From Subs/Sal + Oth Exp	9.64	9.80	9.47	10.02	10.96
Net Inc/Curr Port of LT Debt+Pfd Div(X)	34.72	2537.55	159.78	8497.79	8204.11
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.64	0.05	1.23	0.23	0.82
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	17.92	12.62	12.59	7.18	9.37
Total	17.92	12.62	12.59	7.18	9.37
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.59	1.03	0.96	0.92	1.03
Combined Thrift Assets	0.00	0.03	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

## PAYOUT RATIOS - PARENT

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Div Paid/Inc Before Undist Inc	109.07	78.33	80.28	58.62	66.86
Dividends Paid/Net Income	42.64	40.50	51.80	38.95	28.15
Net Income - Dividends/Avg Equity	-5.26	-2.20	-5.40	5.31	8.43

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	80.10	135.80	131.62	184.35	174.90
Dividends From Nonbank Subs	1.98	4.05	3.53	4.05	2.87
Dividends From Subsidiary BHCs	3.52	2.62	1.77	4.95	2.78
Dividends From All Subsidiaries	92.92	176.22	169.80	215.38	217.42

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	49.29	69.71	67.74	73.30	54.56
Interest Income From Bank Subs	1.86	0.85	1.19	1.11	0.96
Mgt & Service Fees From Bank Subs	2.19	2.84	2.37	2.22	3.79
Other Income From Bank Subs	0.04	0.03	0.04	0.02	0.02
Operating Income From Bank Subs	59.26	82.58	80.31	86.32	67.17

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	44.72	80.41	90.72	78.99	63.14
Interest Income From Nonbank Subs	3.54	4.34	2.55	4.27	11.74
Mgt & Serv Fees From Nonbank Subs	0.78	1.39	3.55	3.03	1.80
Other Income From Nonbank Subs	0.00	0.00	0.00	0.02	0.55
Operating Inc From Nonbank Subs	56.03	105.78	104.37	123.99	84.38

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	29.34	48.10	65.44	38.82	51.07
Interest Inc From Subsidiary BHCs	0.70	0.20	0.00	0.50	0.45
Mgt & Serv Fees From Sub BHCs	4.12	2.72	4.93	1.59	1.66
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	34.16	51.02	70.38	40.91	53.17

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	45.24	61.16	60.97	68.20	68.52
Interest Income From Bank Subs	4.14	1.78	1.81	1.38	1.34
Mgt & Serv Fees From Bank Subs	6.18	3.98	3.71	3.46	3.79
Other Income From Bank Subs	0.00	0.02	0.01	0.02	0.06
Operating Income From Bank Subs	66.41	80.86	74.61	85.55	88.00

Dividends From Nonbank Subs	1.91	2.12	2.07	1.61	1.29
Interest Income From Nonbank Subs	0.25	0.09	0.09	0.17	0.29
Mgt & Serv Fees From Nonbank Subs	0.07	0.06	0.04	0.05	0.04
Other Income From Nonbank Subs	0.00	0.00	0.00	0.02	0.01
Operating Inc From Nonbank Subs	3.33	3.19	3.08	2.86	2.23

Dividends From Subsidiary BHCs	1.12	2.16	1.15	2.04	1.27
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.44	2.45	1.35	2.36	1.40

Loans and Adv From Subs/ST Debt	1072.24	409.20	2028.33	754.10	797.93
Loans and Adv From Subs/Total Debt	486.48	363.74	1338.87	487.80	892.50

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									95
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.16	1.68	2.06	2.69	3.21	3.64	4.11	4.50	95
+ Non-interest Income	1.19	0.23	0.39	0.68	1.02	1.56	2.32	3.39	95
- Overhead Expense	2.96	1.68	1.97	2.35	2.92	3.32	4.17	5.44	95
- Provision for Losses	1.41	0.22	0.30	0.54	1.00	2.10	3.14	4.58	95
+ Securities Gains (Losses)	0.02	-0.54	-0.18	-0.01	0.00	0.09	0.23	0.32	95
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.04	95
= Pretax Net Oper Income (TE)	0.00	-5.75	-3.72	-0.88	0.51	1.24	2.41	2.82	95
Net Operating Income	-0.20	-5.56	-4.09	-0.80	0.36	0.84	1.50	2.02	95
Net Income	-0.20	-5.56	-4.09	-0.80	0.36	0.84	1.50	2.02	95
Net Income (Sub S Adjusted)	1.14	0.73	0.73	0.73	0.86	1.18	1.49	1.60	3
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.25	3.81	4.42	4.89	5.30	5.55	6.06	6.40	95
Interest Expense	1.75	0.93	1.03	1.36	1.73	2.13	2.46	2.73	95
Net Interest Income (TE)	3.47	1.74	2.24	2.95	3.58	3.94	4.58	5.08	95
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	1.46	0.24	0.32	0.55	0.98	2.07	3.90	5.59	95
Earnings Coverage of Net Losses (X)	3.28	-0.66	-0.18	0.50	2.19	5.05	11.09	17.32	95
Ln&Ls Allowance/Total Loans & Leases	2.12	1.05	1.19	1.49	1.82	2.54	3.51	4.59	95
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.54	0.53	1.11	1.88	3.52	5.98	10.55	15.65	95
30-89 Days Past Due Loans and Leases	1.23	0.17	0.35	0.65	0.94	1.58	2.92	4.22	95
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	27.24	3.49	9.58	18.40	26.07	35.89	46.04	58.75	95
Net ST Noncore Funding Dependence	17.70	-2.34	3.81	10.13	17.23	23.99	34.09	41.35	95
Net Loans and Leases/Total Assets	65.55	39.32	50.62	61.34	65.93	72.18	78.34	79.98	95
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.71	3.27	5.60	7.43	8.92	10.04	11.27	12.46	95
Equity Capital/Total Assets	9.40	2.56	5.02	7.25	9.53	11.23	13.33	15.26	95
Equity Capital+Minority Int/Total Assets	9.55	3.29	5.15	7.62	9.58	11.33	13.33	15.26	95
Net Loans&Ls/Equity Capital (X)	7.68	3.05	3.83	5.34	7.08	9.17	13.09	18.95	94
Cash Dividends/Net Income	42.63	0.00	0.00	7.72	39.18	69.94	108.26	116.97	57
Cash Dividends/Net Income (Sub S Adjusted)	40.73	3.82	3.82	3.82	5.12	32.80	80.29	96.12	3
Retained Earnings/Avg Equity Cap	-5.25	-84.27	-52.48	-8.53	0.43	4.91	14.43	21.26	94
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.24	0.00	0.00	0.00	0.00	0.00	1.16	4.79	94
Long-Term Debt/Equity Capital	2.11	0.00	0.00	0.00	0.00	1.15	11.02	21.12	94
Equity Investment in Subs/Equity Cap	110.18	80.45	87.95	97.22	108.85	120.52	138.67	175.57	94
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	91.65	-61.75	-0.25	48.46	92.66	109.32	195.52	323.45	93

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.81	3.48	4.09	4.50	4.80	5.09	5.66	5.77	95
Less: Interest Expense	1.61	0.86	0.94	1.22	1.56	1.95	2.33	2.60	95
Equals: Net Interest Income (TE)	3.16	1.68	2.06	2.69	3.21	3.64	4.11	4.50	95
Plus: Non-Interest Income	1.19	0.23	0.39	0.68	1.02	1.56	2.32	3.39	95
Equals: Adj Operating Income (TE)	4.40	2.37	2.70	3.49	4.28	5.09	6.47	7.24	95
Less: Overhead Expense	2.96	1.68	1.97	2.35	2.92	3.32	4.17	5.44	95
Less: Provision for Loan and Lease Losses	1.41	0.22	0.30	0.54	1.00	2.10	3.14	4.58	95
Plus: Realized G/L on HTM Sec	-0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	95
Plus: Realized G/L on AFS Sec	0.03	-0.54	-0.16	-0.00	0.01	0.11	0.23	0.32	95
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.04	95
Equals: Pretax Net Oper Inc (TE)	0.00	-5.75	-3.72	-0.88	0.51	1.24	2.41	2.82	95
Less: Applicable Income Taxes (TE)	0.21	-0.65	-0.41	-0.11	0.22	0.48	0.94	1.26	95
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Equals: Net Operating Income	-0.20	-5.56	-4.09	-0.80	0.36	0.84	1.50	2.02	95
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Equals: Net Income	-0.20	-5.56	-4.09	-0.80	0.36	0.84	1.50	2.02	95
Memo: Net Income (Last Four Qtrs)	-0.24	-5.32	-4.43	-0.59	0.26	0.84	1.44	1.82	94
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	91.71	85.00	86.29	89.35	91.42	93.96	96.79	97.75	95
Avg Int-Bearing Funds / Avg Assets	78.05	63.91	68.68	73.86	78.09	81.29	87.28	89.34	95
Int Income (TE) / Avg Earning Assets	5.25	3.81	4.42	4.89	5.30	5.55	6.06	6.40	95
Int Expense / Avg Earning Assets	1.75	0.93	1.03	1.36	1.73	2.13	2.46	2.73	95
Net Int Inc (TE) / Avg Earn Assets	3.47	1.74	2.24	2.95	3.58	3.94	4.58	5.08	95
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	5.62	4.41	4.79	5.26	5.62	6.04	6.33	6.74	95
Interest-Bearing Bank Balances	0.48	0.00	0.04	0.21	0.32	0.56	1.37	2.45	95
Fed Funds Sold & Reverse Repos	0.25	0.00	0.00	0.12	0.23	0.36	0.58	0.85	74
Trading Assets	1.95	0.00	0.00	0.00	0.75	3.92	5.65	7.19	36
Total Earning Assets	5.15	3.73	4.34	4.79	5.18	5.46	5.84	6.25	95
Investment Securities (TE)	4.54	2.75	3.30	4.01	4.59	5.07	5.49	5.91	95
U. S. Treasury & Agency Sec (excl MBS)	3.00	0.69	1.03	2.05	2.89	3.87	4.93	5.35	92
Mortgage-Backed Securities	4.60	2.82	3.25	4.16	4.69	5.10	5.56	5.91	95
All Other Securities	6.58	2.78	3.92	5.03	6.19	7.06	8.39	22.29	94
Interest-Bearing Deposits	1.83	0.78	1.17	1.46	1.81	2.11	2.54	2.90	95
Time Deposits of \$100K or More	2.71	1.60	1.86	2.32	2.79	3.11	3.42	3.51	95
Time Deposits < \$100K	2.88	1.50	1.87	2.57	2.88	3.27	3.56	3.84	95
Other Domestic Deposits	0.86	0.26	0.39	0.59	0.77	1.03	1.57	1.99	95
Foreign Deposits	0.62	0.00	0.00	0.10	0.54	0.88	0.97	1.31	10
Fed Funds Purchased and Repos	1.24	0.05	0.15	0.37	0.87	1.90	3.25	3.71	92
Other Borrowed Funds & Trading Liab	2.90	0.59	0.95	1.92	3.12	3.75	4.19	4.40	93
All Interest-Bearing Funds	2.05	1.18	1.31	1.65	2.01	2.42	2.79	2.99	95

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	51.96	32.56	38.45	42.57	49.64	60.59	70.94	79.25	95
Avg Assets per Employee (\$000)	5331.07	2822.84	3269.14	3765.78	4695.73	6514.16	9119.24	11475.0	95
<b>ANALYSIS RATIOS</b>									
Mutual Fund Fee Inc / Non-Int Income	2.34	0.00	0.00	0.14	1.58	4.29	6.72	9.93	94
Overhead Exp / NII + Non-Int Income	70.95	40.40	51.43	59.21	67.27	75.50	107.52	119.61	95
<b>PERCENT OF AVERAGE ASSETS:</b>									
Total Overhead Expense	2.96	1.68	1.97	2.35	2.92	3.32	4.17	5.44	95
Personnel Expense	1.37	0.76	0.88	1.13	1.37	1.62	1.81	2.00	95
Net Occupancy Expense	0.37	0.21	0.24	0.30	0.38	0.44	0.51	0.64	95
Other Operating Expenses	1.15	0.64	0.73	0.87	1.02	1.23	2.08	2.71	95
Overhead Less Non-Interest Income	1.71	-0.06	0.50	1.36	1.63	2.01	2.85	3.82	95
<b>PERCENT OF ADJUSTED OPERATING INCOME (TE):</b>									
Total Overhead Expense	69.52	38.76	49.15	58.14	66.29	75.18	106.78	119.18	95
Personnel Expense	32.34	17.87	23.01	27.22	32.50	36.79	42.40	46.94	95
Net Occupancy Expense	8.94	5.33	6.12	7.11	8.62	10.20	13.22	14.27	95
Other Operating Expenses	27.18	14.74	16.00	19.14	22.92	30.58	53.89	66.09	95
Total Non-Interest Income	26.10	7.80	12.50	18.97	25.48	32.46	41.09	53.32	95
Fiduciary Activities Income	1.63	0.00	0.00	0.00	1.14	3.12	4.36	7.09	95
Serv Charges on Deposit Accts - Domestic	7.45	1.82	2.74	5.04	6.91	9.74	13.07	15.10	95
Trading Revenue	0.24	0.00	0.00	0.00	0.00	0.06	0.90	4.04	95
Investment Banking Fees & Commissions	1.09	0.00	0.00	0.18	0.89	1.89	3.11	4.62	95
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Net Servicing Fees	0.30	-0.24	-0.04	0.00	0.05	0.36	1.66	2.30	95
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Insurance Activities Revenue	0.85	0.00	0.00	0.00	0.11	1.04	4.01	5.64	95
Net Gain (Loss) - Sales Loans, OREO, Oth	1.00	-4.67	-2.77	-0.20	0.51	2.27	5.09	6.97	95
Other Non-Interest Income	9.33	3.20	3.92	5.24	7.49	12.24	17.54	26.71	95
Overhead Less Non-Interest Income	43.77	-1.01	6.60	30.46	39.94	50.44	83.83	110.49	95
<b>TAX RATIOS:</b>									
Appl Inc Taxes/Pretax NOI (TE)	19.85	-112.80	-0.45	12.07	23.74	32.97	36.99	38.40	59
Appl Inc Tax+TE/Pretax NOI+TE	32.07	1.82	11.27	27.60	35.16	37.87	41.20	71.95	59



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.48	21.35	28.27	42.63	50.32	56.84	65.44	70.21	95
Commercial and Industrial Loans	10.15	1.07	3.09	6.31	9.86	12.83	18.65	24.15	95
Loans to Individuals	3.15	0.17	0.35	0.73	1.79	4.93	9.84	11.81	95
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.35	95
Agricultural Loans	0.54	0.00	0.00	0.00	0.15	0.83	2.24	3.90	95
Other Loans and Leases	1.67	0.03	0.08	0.46	1.09	2.88	4.06	6.32	95
Net Loans and Leases	65.55	39.32	50.62	61.34	65.93	72.18	78.34	79.98	95
Debt Securities Over 1 Year	16.54	3.96	4.72	9.59	15.79	21.03	32.96	37.76	95
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.03	0.15	0.34	0.53	95
Subtotal	83.06	65.39	73.73	79.51	83.58	87.11	90.04	92.03	95
Interest-Bearing Bank Balances	3.58	0.00	0.01	0.22	2.01	5.58	11.38	13.85	95
Federal Funds Sold & Reverse Repos	0.22	0.00	0.00	0.00	0.00	0.31	1.14	1.58	95
Debt Securities 1 Year or Less	2.25	0.08	0.22	0.47	1.45	3.41	5.92	9.90	95
Trading Assets	0.08	0.00	0.00	0.00	0.00	0.06	0.45	1.11	95
Total Earning Assets	90.27	84.68	86.88	87.87	90.39	92.08	94.07	94.92	95
Non-Int Cash and Due From Dep Inst	1.63	0.21	0.66	1.05	1.49	2.09	2.78	3.70	95
Other Real Estate Owned	0.51	0.00	0.02	0.13	0.37	0.76	1.31	2.13	95
All Other Assets	7.89	3.72	4.44	5.66	7.99	9.77	11.34	12.01	95
MEMORANDA:									
Short-Term Investments	6.50	0.52	0.88	2.49	5.39	10.03	14.41	18.47	95
U.S. Treasury Securities	0.21	0.00	0.00	0.00	0.00	0.12	1.37	2.27	95
U.S. Agency Securities (excl MBS)	2.64	0.00	0.00	0.35	1.53	4.60	8.16	10.61	95
Municipal Securities	2.69	0.00	0.09	0.42	1.71	4.38	6.55	10.72	95
Mortgage-Backed Securities	11.51	0.59	2.05	5.69	10.29	15.49	24.09	32.30	95
Asset-Backed Securities	0.07	0.00	0.00	0.00	0.00	0.06	0.33	0.88	95
Other Debt Securities	0.40	0.00	0.00	0.00	0.07	0.38	2.28	3.30	95
RE Loans Secured by 1-4 Family	15.74	1.49	4.55	9.70	14.98	20.87	26.73	37.26	95
Revolving	2.97	0.00	0.05	0.78	2.74	4.48	6.78	7.94	95
Closed-End, Sec by First Liens	11.24	0.83	2.73	6.27	10.47	14.60	21.55	31.66	95
Closed-End, Sec by Junior Liens	1.16	0.00	0.05	0.44	1.13	1.73	2.61	3.08	95
Commercial Real Estate Loans	31.22	11.04	13.56	22.91	30.91	38.99	50.65	58.60	95
Construction and Land Dev	8.05	0.95	1.81	4.12	7.34	10.99	16.90	18.35	95
Multifamily	2.03	0.17	0.52	0.83	1.59	3.01	4.40	6.45	95
Nonfarm Nonresidential	19.90	7.04	9.81	13.93	19.26	24.12	31.93	38.93	95
RE Loans Secured by Farmland	0.66	0.00	0.00	0.05	0.32	1.27	1.85	3.16	95
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	74.73	35.24	56.04	65.58	76.19	83.41	90.79	94.49	95
RE Loans Secured by 1-4 Family	24.43	2.83	6.27	15.10	23.53	32.60	46.69	57.42	95
Revolving	4.42	0.00	0.09	1.27	4.22	7.09	9.47	10.23	95
Closed-End	19.59	1.61	4.68	10.35	18.65	25.25	44.31	50.31	95
Commercial Real Estate Loans	46.48	18.52	22.32	35.07	46.77	58.63	68.31	76.79	95
Construction and Land Dev	11.82	1.72	2.84	6.75	10.90	16.22	22.37	25.82	95
Multifamily	3.00	0.25	0.78	1.28	2.46	4.42	6.39	8.55	95
Nonfarm Nonresidential	29.77	11.67	14.65	22.52	28.66	35.67	46.52	54.37	95
RE Loans Secured by Farmland	1.02	0.00	0.00	0.08	0.47	1.89	3.21	4.97	95
Loans to Depository Institutions	0.03	0.00	0.00	0.00	0.00	0.00	0.23	0.51	95
Commercial and Industrial Loans	15.06	3.11	4.50	10.02	14.63	18.39	24.26	40.77	95
Loans to Individuals	4.89	0.29	0.58	1.08	2.70	7.89	15.28	18.95	95
Credit Card Loans	0.14	0.00	0.00	0.00	0.00	0.15	0.61	1.27	95
Agricultural Loans	0.80	0.00	0.00	0.00	0.23	1.23	3.42	5.52	95
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Other Loans and Leases	2.61	0.05	0.17	0.72	1.76	4.31	6.83	9.34	95

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.50	0.52	0.88	2.49	5.39	10.03	14.41	18.47	95
Liquid Assets	21.41	8.61	10.18	15.40	20.84	26.36	33.58	41.66	95
Investment Securities	19.47	5.30	7.68	12.93	18.71	23.93	35.73	41.12	95
Net Loans and Leases	65.55	39.32	50.62	61.34	65.93	72.18	78.34	79.98	95
Net Lns, Ls & Stdby Ltrs of Credit	66.57	41.63	51.16	61.93	66.81	73.12	79.36	81.71	95
Core Deposits	57.64	27.89	40.85	51.32	58.49	65.18	69.20	73.97	95
Noncore Funding	29.62	13.15	16.20	21.03	26.12	37.45	47.44	55.63	95
Time Deposits of \$100K or More	14.06	5.68	7.15	10.29	12.73	17.64	21.79	26.99	95
Foreign Deposits	0.12	0.00	0.00	0.00	0.00	0.00	0.00	3.76	95
Fed Funds Purchased and Repos	3.96	0.00	0.00	1.15	3.93	6.09	9.47	13.10	95
Net Fed Funds Purchased (Sold)	3.86	-0.69	0.00	0.87	3.05	5.97	8.69	13.10	95
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Oth Borrowings W/Rem Mat 1 Yr or Less	2.46	0.00	0.02	0.41	1.26	3.59	7.77	11.07	95
Earning Assets Repr in 1 Year	37.25	15.33	17.95	25.96	38.23	47.00	52.38	58.48	95
Int-Bearing Liab Repr in 1 Year	31.54	13.39	15.38	19.34	26.60	44.58	54.30	61.14	95
Long-Term Debt Repr in 1 Year	0.41	0.00	0.00	0.00	0.00	0.56	1.92	3.52	95
Net Assets Repriceable in 1 Year	5.09	-26.69	-15.45	-6.29	3.56	15.65	25.56	28.77	95
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	27.24	3.49	9.58	18.40	26.07	35.89	46.04	58.75	95
Net ST Noncore Funding Dependence	17.70	-2.34	3.81	10.13	17.23	23.99	34.09	41.35	95
Short-Term Inv/ST Noncore Funding	33.16	2.15	4.07	12.36	29.02	45.63	83.37	108.79	95
Liq Asts-ST Noncore Fndg/Nonliq Asts	-0.09	-25.74	-20.07	-12.39	-0.43	9.42	23.31	34.01	95
Net Loans and Leases/Total Deposits	87.17	55.38	64.61	78.32	87.29	95.02	106.60	121.19	95
Net Loans and Leases/Core Deposits	118.39	68.25	84.57	96.48	111.56	132.05	168.02	194.61	95
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.75	-1.38	-0.29	0.00	0.17	1.63	2.99	4.52	65
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.84	-6.76	-3.18	-0.02	2.76	5.43	9.84	11.50	94
Struct Notes Appr(Depr)/T1 Cap	-0.20	-7.31	-0.35	0.00	0.00	0.03	0.10	0.19	36
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.20	0.00	0.00	0.00	2.47	13.12	44.24	66.76	95
Available-For-Sale Securities	90.79	31.88	52.12	86.67	97.47	100.00	100.00	100.00	95
U.S. Treasury Securities	1.07	0.00	0.00	0.00	0.00	0.72	5.63	13.20	95
U.S. Agency Securities (excl MBS)	14.56	0.00	0.00	1.43	10.40	25.40	39.98	58.64	95
Municipal Securities	14.55	0.00	0.57	2.37	11.38	23.51	34.55	47.54	95
Mortgage-Backed Securities	59.60	6.83	23.41	40.87	63.03	79.81	87.64	93.77	95
Asset-Backed Securities	0.36	0.00	0.00	0.00	0.00	0.45	2.02	3.27	95
Other Debt Securities	1.93	0.00	0.00	0.00	0.40	2.44	7.97	16.88	95
Mutual Funds and Equity Securities	0.57	0.00	0.00	0.00	0.20	0.86	2.60	3.28	95
Debt Securities 1 Year or Less	12.32	0.58	1.28	3.28	8.26	21.06	29.93	41.94	95
Debt Securities 1 To 5 Years	25.13	1.90	3.03	10.59	17.57	39.97	60.64	70.14	95
Debt Securities Over 5 Years	58.62	5.75	13.35	29.94	66.09	78.31	90.44	94.94	95
Pledged Securities	66.99	22.95	34.56	50.99	69.46	83.49	91.05	94.84	95
Structured Notes, Fair Value	0.64	0.00	0.00	0.00	0.00	0.52	3.70	6.72	95

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.41	0.22	0.30	0.54	1.00	2.10	3.14	4.58	95
Provision for Ln&Ls Losses/Avg Lns&Ls	2.02	0.36	0.52	0.92	1.56	2.96	4.66	6.98	95
Provision for Ln&Ls Losses/Net Losses	153.31	73.59	100.55	120.24	141.66	188.01	232.27	270.41	95
Ln&Ls Allowance/Total Loans & Leases	2.12	1.05	1.19	1.49	1.82	2.54	3.51	4.59	95
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.13	0.58	0.83	1.08	1.80	3.07	4.36	5.21	94
ALLL/Nonaccrual Assets	77.36	21.65	29.18	47.28	67.58	99.73	149.78	194.11	94
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	71.92	21.28	23.33	44.23	63.47	88.67	149.78	177.90	94
Gross Ln&Ls Losses/Avg Loans & Leases	1.56	0.29	0.38	0.60	1.07	2.15	3.98	5.73	95
Recoveries/Avg Loans and Leases	0.07	0.00	0.02	0.03	0.05	0.09	0.16	0.31	95
Net Losses/Avg Loans and Leases	1.46	0.24	0.32	0.55	0.98	2.07	3.90	5.59	95
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Recoveries/Prior Year-End Losses	10.93	1.22	2.79	4.21	8.24	14.56	24.68	37.13	94
Earnings Coverage of Net Losses (X)	3.28	-0.66	-0.18	0.50	2.19	5.05	11.09	17.32	95
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.30	0.01	0.09	0.33	0.85	1.69	4.00	6.15	95
RE Loans Secured By 1-4 Family	0.63	0.00	0.03	0.15	0.38	0.88	1.68	3.03	95
Revolving	0.53	0.00	0.00	0.02	0.33	0.80	2.19	3.36	89
Closed-End	0.60	0.00	0.00	0.12	0.40	0.94	1.77	3.08	95
Commercial Real Estate Loans	1.63	0.00	0.05	0.39	1.11	1.82	4.94	7.62	95
Construction and Land Dev	4.33	0.00	0.00	0.88	2.55	6.29	14.94	18.40	95
Multifamily	0.75	-0.00	0.00	0.00	0.03	0.79	2.98	8.00	91
Nonfarm Nonresidential	0.45	-0.00	0.00	0.05	0.30	0.74	1.19	1.64	95
RE Loans Secured by Farmland	0.12	-0.02	-0.00	0.00	0.00	0.01	0.83	2.12	80
Commercial and Industrial Loans	2.11	0.19	0.39	0.75	1.31	3.08	5.03	7.66	95
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	2.32	0.23	0.41	0.90	1.51	2.66	5.85	11.61	93
Credit Card Loans	4.65	0.00	0.00	1.91	3.43	5.74	13.85	19.07	42
Agricultural Loans	0.10	-0.03	0.00	0.00	0.00	0.03	0.25	1.95	68
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.91	-0.00	0.00	0.00	0.15	0.86	4.22	9.11	93

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	1.23	0.17	0.35	0.65	0.94	1.58	2.92	4.22	95
90+ Days PD Loans and Leases	0.15	0.00	0.00	0.00	0.07	0.24	0.55	0.76	95
Nonaccrual Loans and Leases	3.80	0.37	0.94	1.62	2.83	5.25	9.76	14.51	95
90+ Days PD and Nonaccrual Loans and Leases	4.07	0.50	1.00	1.75	3.07	5.71	10.06	14.91	95
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.10	95
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Nonaccrual Restructured	0.20	0.00	0.00	0.00	0.03	0.32	0.88	1.50	95
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	1.23	0.17	0.35	0.65	0.94	1.58	2.92	4.15	95
90+ Days Past Due Assets	0.15	0.00	0.00	0.00	0.07	0.24	0.55	0.76	95
Nonaccrual Assets	3.85	0.37	0.94	1.62	2.83	5.28	9.76	14.51	95
30+ Days PD & Nonaccrual Assets	5.42	1.20	1.73	2.55	4.20	6.81	13.75	16.74	95
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	2.76	0.29	0.58	1.10	2.04	3.92	6.67	9.62	95
90+ PD & Nonaccrual Assets + OREO	3.30	0.34	0.67	1.28	2.70	4.55	7.77	10.31	95
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	3.49	0.33	0.64	1.25	2.63	4.79	8.02	10.79	95
Allowance for Loan & Lease Losses	224.92	44.95	72.28	131.51	204.25	297.34	444.74	534.57	95
Equity Cap + ALLL	35.18	3.20	6.54	10.79	22.21	48.13	84.76	200.42	94
Tier 1 Cap + ALLL	37.79	4.17	7.33	13.10	26.01	50.87	84.36	214.68	95
Loans & Leases + RE Acquired	5.07	0.75	1.11	2.04	4.16	6.96	11.22	16.91	95

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	1.26	0.20	0.37	0.62	0.95	1.69	2.71	4.05	95
	- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.06	0.24	0.75	0.92	95
	- Nonaccrual	4.54	0.44	1.05	1.78	3.76	5.78	11.97	17.67	95
Coml & Indl	- 30-89 Days PD	0.92	0.02	0.05	0.30	0.73	1.25	2.64	3.17	95
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.01	0.15	0.42	0.81	95
	- Nonaccrual	2.33	0.04	0.37	1.15	1.84	3.27	4.64	9.18	95
Individuals	- 30-89 Days PD	1.59	0.07	0.33	0.74	1.34	2.03	3.38	5.31	95
	- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.08	0.23	0.53	0.92	95
	- Nonaccrual	0.43	0.00	0.00	0.05	0.24	0.62	1.52	2.72	95
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agricultural	- 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.25	1.11	1.96	68
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.19	68
	- Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.19	0.93	3.18	68
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&LS	- 30-89 Days PD	0.63	0.00	0.00	0.00	0.08	0.76	2.80	6.55	93
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.19	0.73	93
	- Nonaccrual	0.53	0.00	0.00	0.00	0.00	0.55	2.42	6.29	93
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.32	0.28	0.33	0.65	0.98	1.87	3.00	4.27	95
	- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.03	0.29	0.83	1.69	95
	- Nonaccrual	2.59	0.10	0.42	0.90	1.68	3.19	7.71	10.95	95
Revolving	- 30-89 Days PD	0.62	0.00	0.00	0.24	0.54	0.90	1.66	3.09	89
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.24	0.49	89
	- Nonaccrual	0.83	0.00	0.00	0.13	0.52	1.35	2.27	5.14	89
Closed-End	- 30-89 Days PD	1.45	0.26	0.37	0.64	1.09	2.35	3.13	4.65	95
	- 90+ Days Past Due	0.23	0.00	0.00	0.00	0.04	0.34	0.93	1.94	95
	- Nonaccrual	3.08	0.05	0.42	1.09	1.94	3.89	10.80	13.16	95
	- Jr Lien 30-89 Days PD	0.12	0.00	0.00	0.01	0.09	0.18	0.36	0.61	95
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.01	0.04	0.07	95
	- Jr Lien Nonaccrual	0.20	0.00	0.00	0.01	0.08	0.28	0.77	1.34	95
Commercial RE	- 30-89 Days PD	1.21	0.06	0.19	0.51	0.96	1.63	2.69	3.96	95
	- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.01	0.18	0.69	1.03	95
	- Nonaccrual	5.66	0.46	1.02	2.15	4.60	7.16	14.38	22.46	95
Const & Dev	- 30-89 Days PD	1.72	0.00	0.00	0.24	1.41	2.61	4.78	8.90	95
	- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.00	0.23	1.24	2.23	95
	- Nonaccrual	13.30	0.12	1.44	3.65	9.06	17.87	39.48	50.30	95
Multifamily	- 30-89 Days PD	1.06	0.00	0.00	0.00	0.50	1.59	3.89	6.82	91
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.30	0.92	91
	- Nonaccrual	2.78	0.00	0.00	0.00	1.72	4.49	10.06	13.69	91
Nonfarm Nres-	- 30-89 Days PD	0.90	0.00	0.11	0.34	0.71	1.32	1.99	3.08	95
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.07	0.34	0.51	95
	- Nonaccrual	2.51	0.07	0.33	0.90	2.19	3.80	5.14	7.88	95
Farmland	- 30-89 Days PD	0.53	0.00	0.00	0.00	0.09	0.73	1.50	5.30	80
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	80
	- Nonaccrual	3.70	0.00	0.00	0.00	0.87	4.80	18.56	34.49	80
Credit Card	- 30-89 Days PD	1.83	0.00	0.00	0.53	1.66	3.09	4.31	6.54	42
	- 90+ Days Past Due	0.53	0.00	0.00	0.00	0.15	0.98	2.04	2.49	42
	- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.68	2.77	42

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.71	3.27	5.60	7.43	8.92	10.04	11.27	12.46	95
Tier 1 RBC Ratio	11.96	4.24	7.91	10.20	11.84	14.12	15.97	17.86	95
Total Risk-Based Capital Ratio	13.74	7.44	9.81	11.95	13.61	15.61	17.19	19.13	95
Tangible Tier 1 Leverage Ratio	8.60	3.22	5.57	7.24	8.90	9.99	11.25	12.36	95
Tangible Common Eq Cap/Tan Assets	6.61	1.00	3.14	5.12	6.42	8.47	9.68	10.70	95
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.10	1.58	5.05	9.75	13.27	16.58	20.28	22.88	95
Standby Letters of Credit	0.88	0.01	0.15	0.35	0.68	1.26	1.96	2.54	95
Commercial & Similar Letters of Credit	0.03	0.00	0.00	0.00	0.00	0.02	0.19	0.40	95
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	3.63	0.00	0.00	0.22	1.59	6.90	12.58	17.04	95
Interest Rate Contracts	3.12	0.00	0.00	0.18	1.44	6.42	10.36	12.81	95
Interest Rate Futures & Forward Contr	0.30	0.00	0.00	0.00	0.00	0.54	1.01	2.25	95
Written Options Contr (Int Rate)	0.34	0.00	0.00	0.00	0.15	0.58	1.07	2.29	95
Purchased Options Contr (Int Rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.43	1.25	95
Interest Rate Swaps	1.93	0.00	0.00	0.00	0.12	4.07	7.93	10.92	95
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	95
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Equity, Commodity, & Other Deriv Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.37	95
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	95
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	95
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	19.60	4.09	7.07	14.64	19.21	24.76	30.06	36.98	95

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	96.78	29.97	89.44	100.00	100.00	100.00	100.00	100.00	78
Foreign Exchange Contracts	0.90	0.00	0.00	0.00	0.00	0.00	0.00	9.23	78
Equity, Comm, & Other Contracts	0.64	0.00	0.00	0.00	0.00	0.00	1.12	11.53	78
Futures and Forwards	19.31	0.00	0.00	0.00	7.52	45.35	58.12	64.29	78
Written Options	20.38	0.00	0.00	0.11	14.82	42.34	62.68	100.00	78
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	78
Over-The-Counter	19.95	0.00	0.00	0.01	11.38	42.34	62.68	100.00	78
Purchased Options	2.64	0.00	0.00	0.00	0.00	1.54	12.93	31.15	78
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Over-The-Counter	2.42	0.00	0.00	0.00	0.00	0.72	11.96	31.15	78
Swaps	46.46	0.00	0.00	0.00	47.01	93.34	100.00	100.00	78
Held for Trading	26.99	0.00	0.00	0.00	0.00	60.43	100.00	100.00	78
Interest Rate Contracts	24.30	0.00	0.00	0.00	0.00	55.50	100.00	100.00	78
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	78
Non-Traded	73.00	0.00	0.00	35.46	100.00	100.00	100.00	100.00	78
Interest Rate Contracts	69.03	0.00	0.00	17.02	100.00	100.00	100.00	100.00	78
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Equity, Comm, & Other Contracts	0.33	0.00	0.00	0.00	0.00	0.00	0.00	8.36	78
Deriv Contr (Excl Fut & FX LE 14 Days)	74.49	0.00	15.16	49.72	79.28	97.01	100.00	100.00	78
One Year or Less	23.06	0.00	0.00	0.00	9.80	47.04	60.36	69.71	78
Over 1 Year to 5 Years	21.75	0.00	0.00	0.00	10.59	42.67	74.14	99.78	78
Over 5 Years	14.40	0.00	0.00	0.00	0.00	28.13	54.01	70.98	78
Gross Negative Fair Value (Abs Val)	1.84	0.00	0.00	0.23	1.23	3.27	5.00	7.64	78
Gross Positive Fair Value	1.47	0.00	0.00	0.32	0.86	2.67	4.16	5.37	78
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.02	0.02	0.04	95
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	95
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	95
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.02	95
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.04	95
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.06	0.00	0.00	0.00	0.00	0.07	0.36	0.46	95

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	95
Ins Under Assets(P/C)/Tot Ins Und Ast	29.01	0.00	0.00	0.00	0.00	53.08	100.00	100.00	14
Ins Under Assets(L/H)/Tot Ins Und Ast	70.98	0.00	0.00	0.00	100.00	100.00	100.00	100.00	14
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Ins Activities Revenue/Adj Oper Inc	0.85	0.00	0.00	0.00	0.11	1.04	4.01	5.64	95
Premium Inc/Ins Activities Revenue	1.59	0.00	0.00	0.00	0.00	0.00	10.71	25.54	73
Credit Rel Prem Inc/Tot Prem Inc	62.94	0.00	0.00	0.00	79.61	100.00	100.00	100.00	13
Other Prem Inc/Total Prem Inc	37.05	0.00	0.00	0.00	0.00	85.25	100.00	100.00	13
Ins Under Net Income/Consol Net Income	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.23	94
Ins Net Inc (P/C)/Equity (P/C)	9.45	2.25	2.25	2.25	3.82	15.48	15.94	16.09	4
Ins Net Inc (L/H)/Equity (L/H)	5.64	0.00	0.00	0.56	2.80	6.42	9.82	15.76	8
Insur Ben, Losses, Exp/Insur Premiums	106.20	0.00	0.00	2.67	40.57	116.64	144.94	331.29	13
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.33	0.00	0.00	0.00	0.00	0.00	3.34	5.02	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	5.02	0.00	0.00	0.00	0.00	0.00	9.37	25.12	10
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
CSV Life Insurance/Tier 1 Cap + ALLL	8.73	0.00	0.00	0.50	8.00	15.06	21.94	23.31	95
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.20	0.00	0.00	0.00	0.00	0.00	0.40	2.70	35
Cost: Interest-Bearing Deposits	0.62	0.00	0.00	0.10	0.54	0.88	0.97	1.31	10
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	6.87	0.11	0.11	0.12	0.42	0.97	16.11	27.37	6
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<b>GROWTH RATES:</b>									
Net Loans and Leases	7.83	-100.00	-88.45	-44.87	-18.46	29.83	160.17	267.79	29
Total Selected Assets	-16.68	-100.00	-100.00	-83.80	-17.21	7.96	145.43	188.97	39
Deposits	-19.85	-50.10	-50.10	-42.39	-32.78	-7.92	16.98	23.27	8





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	109.06	0.00	14.27	72.07	94.85	123.26	233.34	312.75	59
Dividends Paid/Net Income	42.63	0.00	0.00	7.72	39.18	69.94	108.26	116.97	57
Net Income - Dividends/Avg Equity	-5.25	-84.27	-52.48	-8.53	0.43	4.91	14.43	21.26	94
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	80.10	0.00	0.00	0.00	86.47	124.94	221.43	306.86	76
Dividends From Nonbank Subs	1.97	0.00	0.00	0.00	0.00	2.46	10.25	14.40	76
Dividends From Subsidiary BHCs	3.51	0.00	0.00	0.00	0.00	0.00	0.00	95.65	76
Dividends From All Subsidiaries	92.91	0.00	0.00	8.12	98.86	131.86	223.53	334.44	76
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	49.29	0.00	0.00	0.00	41.62	74.14	110.42	265.86	56
Interest Income From Bank Subs	1.85	0.00	0.00	0.00	0.06	0.80	6.57	27.35	56
Mgt & Service Fees From Bank Subs	2.19	0.00	0.00	0.00	0.00	0.00	12.58	17.74	56
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.50	56
Operating Income From Bank Subs	59.26	0.00	0.00	9.56	49.16	82.52	120.95	319.48	56
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	44.71	0.00	0.00	0.00	25.84	100.00	106.28	151.86	49
Interest Income From Nonbank Subs	3.54	0.00	0.00	0.00	0.00	0.00	19.80	52.42	49
Mgt & Serv Fees From Nonbank Subs	0.77	0.00	0.00	0.00	0.00	0.00	3.25	13.62	49
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Operating Inc From Nonbank Subs	56.03	0.00	0.00	0.12	46.21	100.00	148.54	203.82	49
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	29.34	0.00	0.00	0.00	27.46	48.59	62.99	65.36	8
Interest Inc From Subsidiary BHCs	0.70	0.00	0.00	0.00	0.00	0.00	1.12	3.36	8
Mgt & Serv Fees From Sub BHCs	4.11	0.00	0.00	0.00	0.00	1.01	14.49	16.44	8
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating Income From Sub BHCs	34.16	0.00	0.00	0.00	29.15	48.59	80.41	80.83	8
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	45.23	0.00	0.00	0.00	59.81	93.47	98.80	99.83	88
Interest Income From Bank Subs	4.14	0.00	0.00	0.00	0.05	1.50	18.12	70.73	88
Mgt & Serv Fees From Bank Subs	6.17	0.00	0.00	0.00	0.00	4.18	42.71	82.88	88
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	88
Operating Income From Bank Subs	66.41	0.00	0.00	9.36	92.64	98.63	99.68	100.00	88
Dividends From Nonbank Subs	1.90	0.00	0.00	0.00	0.00	1.36	11.28	20.49	88
Interest Income From Nonbank Subs	0.24	0.00	0.00	0.00	0.00	0.00	0.35	8.06	88
Mgt & Serv Fees From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.22	1.63	88
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Operating Inc From Nonbank Subs	3.32	0.00	0.00	0.00	0.16	3.72	19.14	27.29	88
Dividends From Subsidiary BHCs	1.12	0.00	0.00	0.00	0.00	0.00	0.00	50.77	88
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Operating Income From Sub BHCs	1.43	0.00	0.00	0.00	0.00	0.00	0.00	60.29	88
Loans and Adv From Subs/ST Debt	1072.24	0.00	0.00	218.59	496.71	1309.86	2111.92	3273.40	13
Loans and Adv From Subs/Total Debt	486.48	0.00	0.00	79.46	180.26	636.07	1685.92	2140.04	35

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
1208661	4,365,383	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
3446412	6,732,334	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	4,322,104	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,177,088	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	4,788,008	BANNER CORPORATION	WALLA WALLA, WA	
2947435	5,652,377	BBVA PR HOLDING CORPORATION	SAN JUAN, PR	
1020180	7,781,402	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1201671	3,022,538	BTC FINANCIAL CORPORATION	DES MOINES, IA	Moved from Peer 3
1247334	5,323,324	CAPITOL BANCORP LTD.	LANSING, MI	
1094314	8,966,360	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	5,171,510	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	4,268,363	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
3762457	4,208,883	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2078816	3,167,409	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	5,378,095	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,035,376	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1029222	6,547,182	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	5,603,625	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9,324,240	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3602067	9,943,663	DORAL GP LTD.	SAN JUAN, PR	
1427239	6,613,855	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	8,595,872	F. N. B. CORPORATION	HERMITAGE, PA	
1076431	3,530,257	FIRST BANCORP	TROY, NC	
1203602	3,973,906	FIRST BUSEY CORPORATION	URBANA, IL	
1075911	8,336,491	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,512,375	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	7,259,902	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	3,076,193	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	6,919,800	FIRST INTERSTATE BANCYSYSTEM	BILLINGS, MT	
1208559	4,476,484	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	7,678,940	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,700,722	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1096505	3,087,474	FIRST SECURITY BANCORP	SEARCY, AR	
1060627	9,880,957	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1031346	3,771,390	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2003975	5,708,300	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,728,239	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1086533	6,824,691	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,457,490	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	5,163,359	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1206546	3,879,613	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2291914	6,466,784	IBERIABANK CORPORATION	LAFAYETTE, LA	
3114654	4,060,274	IMPERIAL CAPITAL BANCORP, INC	LA JOLLA, CA	
1136803	4,434,003	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1132654	3,258,325	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1064278	3,471,661	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	8,201,645	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1490701	6,095,462	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1135972	5,862,804	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
1204627	3,136,106	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
3142349	3,014,982	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	Moved from Peer 3

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
3932072	3,948,383	MIDDLESEX BANCORP MHC	NATICK, MA	
1209828	3,544,130	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
2961879	3,212,690	NARA BANCORP, INC.	LOS ANGELES, CA	
3719965	5,256,216	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
1117026	9,740,310	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	5,484,387	NBT BANCORP INC.	NORWICH, NY	
3214095	8,542,177	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	4,206,073	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	7,973,933	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	6,381,046	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	7,901,286	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2875332	5,480,555	PACWEST BANCORP	SAN DIEGO, CA	
1142336	6,970,678	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	5,371,246	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	5,098,351	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	4,676,303	PLAINSCAPITAL CORPORATION	DALLAS, TX	Name change from PLAINS CAPITAL CORPORATION
1109599	8,960,868	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	6,816,309	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
2452180	6,575,377	R&G FINANCIAL CORPORATION	SAN JUAN, PR	
1098844	3,642,657	RENASANT CORPORATION	TUPELO, MS	
1097025	3,037,421	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	3,474,080	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
1071397	4,208,224	S & T BANCORP, INC.	INDIANA, PA	
1248304	3,632,391	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	6,833,200	SANTANDER BANCORP	GUAYNABO, PR	
2368106	3,389,615	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	Moved from Peer 3
1062621	3,029,347	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1105425	4,860,638	STERLING BANCSHARES, INC.	HOUSTON, TX	
1139242	3,545,639	SUN BANCORP, INC	VINELAND, NJ	
2495039	4,485,081	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	5,320,990	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2367921	3,088,039	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	Moved from Peer 3
1079562	9,368,498	TRUSTMARK CORPORATION	JACKSON, MS	
2747644	9,209,603	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	8,082,808	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	8,443,617	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,176,987	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	3,917,523	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	5,565,751	WESBANCO, INC.	WHEELING, WV	
1025541	4,969,892	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	5,831,317	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
3248513	3,377,558	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	3,307,002	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1199602	4,416,237	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 95 bank holding companies.